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PTO


NEW UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Docket No.

92654-004-404

Total pages in this
submission

Mail Stop Patent Application
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

And invented by:

JAMES G. GATTO

IF A CONTINUATION APPLICATION, check appropriate box and supply requisite information:

Continuation Divisional



Continuation-in-part (CIP) of prior application No.:

10/237,933, which is a continuation of
09/922,935, which is a continuation of
08/670,599, which is a CIP of
08/421,486

Enclosed are:

Application Elements

1. Filing fee as calculated and transmitted as described below
2. Specification having 40 pages(s) and including the following:
 - a. Descriptive title of the invention
 - b. Cross references to related applications (*if applicable*)
 - c. Statement regarding Federally-sponsored research/development (*if applicable*)
 - d. Reference to microfiche appendix (*if applicable*)
 - e. Background of the invention
 - f. Brief summary of the invention
 - g. Brief description of the drawings (*if drawings filed*)
 - h. Detailed description of the preferred embodiments
 - i. Claims as classified below
 - j. Abstract of the disclosure

Application Elements (continued)

3. Drawing(s) (when necessary as prescribed by 35 U.S.C. 113)
 Formal Informal Number of sheets: 6

4. Oath or Declaration

- Newly executed (original or copy) Unexecuted
- Copy from a prior application (37 C.F.R. 1.63(d)) *(for continuation/divisional applications only)*
- With Power of Attorney Without Power of Attorney

5. Incorporation by reference *(usable if Box 4b is checked)*
The entire disclosure of the prior application, from which a copy of the oath or declaration is

6. Computer program in microfiche

7. Genetic sequence submission *(if applicable, all must be included)*

- Paper copy
- Computer readable copy
- Statement verifying identical paper and computer readable copies

Accompanying Application

8. Assignment papers (*cover sheet & document(s)*)

9. 37 C.F.R. 3.73(b) statement (*when there is an assignee*)

10. English translation document (*if applicable*)

11. Information Disclosure Statement/PTO-1449 Copies of IDS citations

12. Preliminary Amendment and Request for a Declaration of Interference with U.S. Patent 6

13. Acknowledgment postcard

14. Certified copy of priority document(s) (*if foreign priority is claimed*)

15. Certificate of Mailing

16. First Class Express Mail (Label No.: _____)

17. Small Entity claimed

Accompanying Application (continued)

17. Additional enclosures (please identify below):

Fee Calculation and Transmittal

The filing fee for this utility patent application is calculated and transmitted as follows:

Large Entity

Small Entity

<u>CLAIMS AS FILED</u>					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	27	- 20 =	7	x \$9.00	\$63.00
Independent Claims	4	- 3 =	1	x \$42.00	\$42.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other Fees (specify purpose):					
BASIC FEE					\$375.00
TOTAL FILING FEE					\$480.00

A check in the amount of \$480.00 to cover the total filing fee is enclosed.

The Commissioner is hereby authorized to charge and Deposit Account No. 50-0311 as described below. A duplicate copy of this sheet is enclosed.

Charge the amount of _____ as filing fee.

Credit any overpayment.

Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.

Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.31(b).



James S. Gatto, Registration No. 32,694

Dated: July 22, 2003

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